KPMG

H

(A C A)

B F

F A

30, 2006

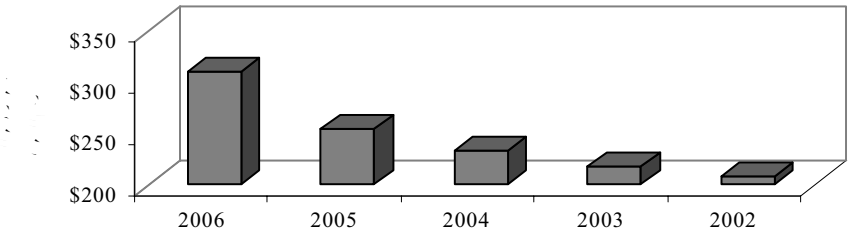
H

(A C A)

’ D A ( )

30, 2006 2005

:



30,

$9,837,000

30, 2005 2006.

$

$25,966,000

30, 2006

C

$105,946,000 $135,138,000 2005 2006

C

( ),

( ).

A B

H

(A C A)

’ D A ( )

30, 2006 2005

2006, 2005 2004, 54%, 56%, 55%, ,

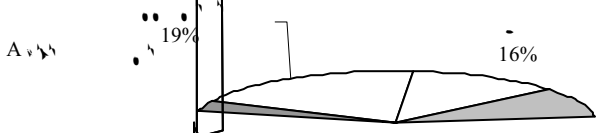
. E ,

, 19% 2006. A

2006 (,)

9% 15% ,

A 30, 2006 :



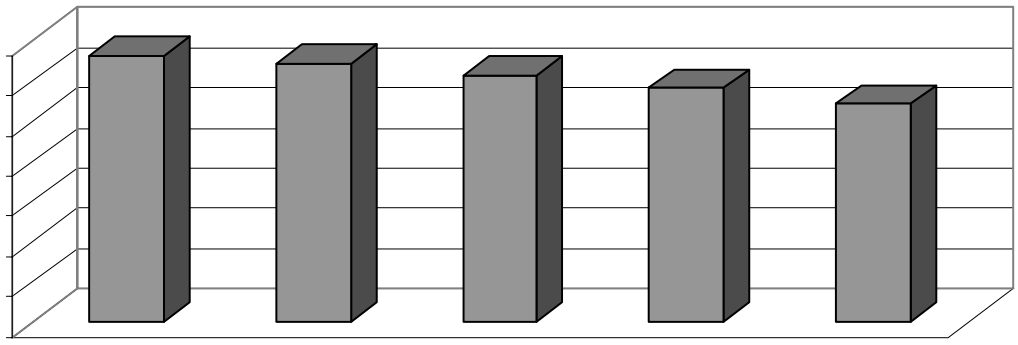
H

(A C A)

’ D A ( )

30, 2006 2005

2006, 2005 2004, 69%, 69%, 68%, , ’ ,



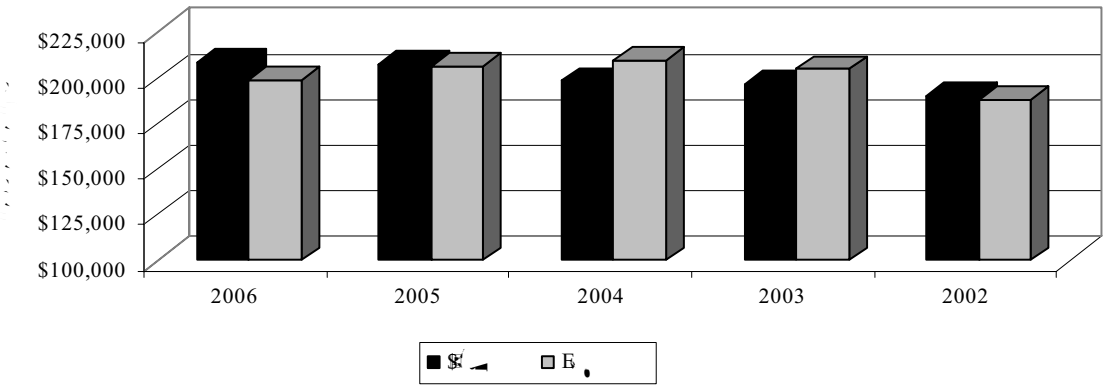
H

(A C A)

' D A ( )

30, 2006 2005

H



$37,000,000, $33,000,000 $23,000,000

30, 2006, 2005 2004,

2006 (B),

C

2004 2005 B A $,

( ) 2004, A

$ A $

C

1500

$11,900,000. A 30, 2006, 2 .9 (/ -)8.8 0 .8 (A3

D 2005,

A 1, 2006, / -

30, 2006,

H

(A C A)

’ D A ( )

30, 2006 2005

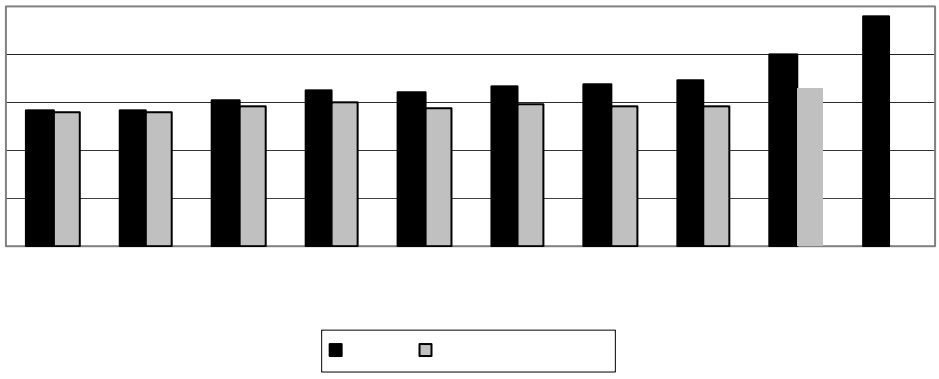
A 2006, $350,000.

2006 2005. D 2004, $ $ C B , 2004, $51,080,000. $2,300,000, A $ $ B , 1993 ($21,790,000). $.

D 30, 2006 2005, ’ ’ A2. 2004.

, 2006, 17%, $14,581,000, . A 2007 .

H



30, 2006 2005,

A 10,
2006,

A

1 10

F A 30, 2006 E
B C A-133, A
E F A
2006
2006

10, 2006

H

H H

(D C)

F

30, 2006 2005

( )

	6	
C :		
C	$ 957	243
		1,099
(		
$5,844 $5,038)	9,519	10,465
	1,274	1,196
	11,750	13,003
A	15,145	12,165
	1,904	1,287
	$ 28,799	26,455
C :		
A	$ 1,550	1,298
A	87	178
C	865	838
C	47	52
D	8,512	9,223
	11,061	11,589
	1,505	2,370
		47
E	15,145	12,165
	27,711	26,171
	1,088	284
	$ 28,799	26,455

H

(D C)

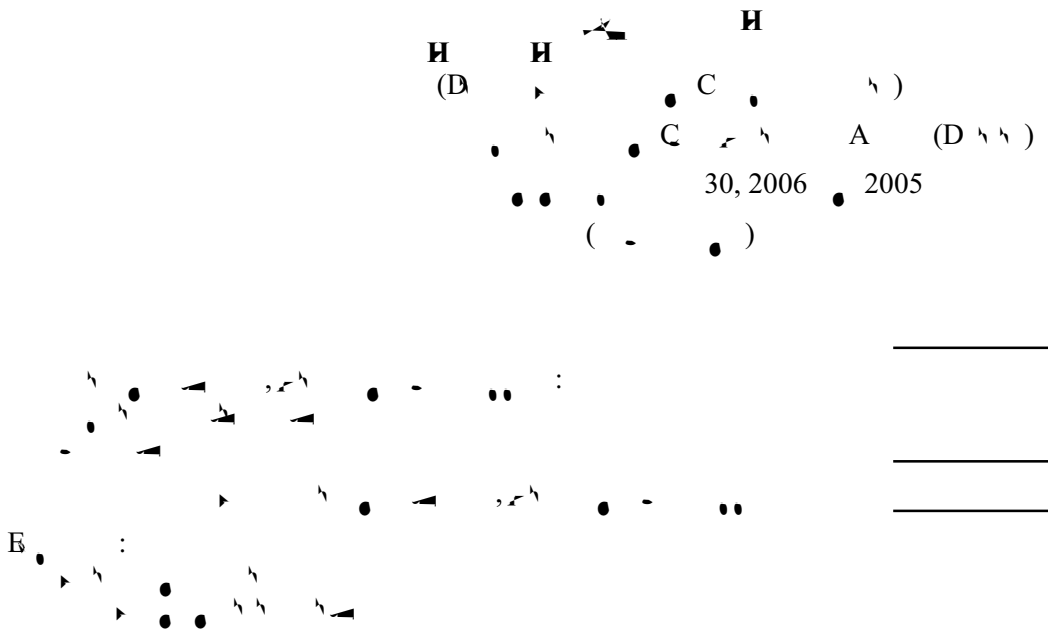
C A C A

30, 2005

( )

$:				
( )	$ 9,292	(1,266)	40	8,066
$,	5,109		97	5,206
	1,724	984	9	2,717
	2	149	55	206
$	(54)		54	
	(3,645)	3,645		
	5,055	(5,055)		
, ,	17,483	(1,543)	255	16,195
E :				
:				
F	2,631			2,631
	1,019			1,019
	2,563			2,563
	6,213			6,213
	2,148			2,148
	1,300			1,300
	907			907
D	5,529			5,529
	16,097			16,097
( )	1,386	(1,543)	255	98
	56,880	44,632	164,091	265,603
	$ 58,266	43,089	164,346	265,701

.



H

(A C A)

C F

30, 2006 2005

( )

	6	
C :		
	$ 48,152	44,083
	205,864	197,650
	80,765	66,912
	17,265	14,860
	(120,044)	(103,923)
	(322,698)	(309,840)
	(4,120)	(3,934)
	(1,381)	(1,162)
	1,055	1,721
	36,808	31,308
	(58,334)	(62,325)

C 2 13.965 -3.253 (2006) 8.241 026 8.

H

(A C A)

B F

30, 2006 2005

( )

( ) E

A ( ), A

A

A B (A B)

. 14,

(A C A)

B F

30, 2006 2005

( ) A F

A F

B A F

A F B D

A F

A F

30, 2006 2005

$5,996,000 $6,143,000,

A F

F A B (FA B). A F

A F A F 30

30 A B . 14,

A F 30, 2006 2005

( ) A F

A F

. B

A F, A F A F

, D

$37,709,000

$28,959,000 30, 2006 2005,

A F

FA B.

( ) A F 30,

2006 2005

( ) F B A

F

A B . 34. A

( ) C A

( )

C 2005
2006 .

( )

A
501( ) $ C
501( )(3). C , .

( )

A F E A ,
(Q D) A . Q D
, .
F $ B
A . A
Q D . A 30, 2006,
$6,451,755,000.
$38,160,000 $42,090,000 30, 2006 2005, .

( )

( ) A

A
C E F
( ) B
, .
. F ,
.

H

(A C A)

B F

30, 2006 2005

F F (F .)

F

. A ,

FA

C , ,

30, 2006 2005

( ).

	6	
	$ 12,274	10,686
. . F	42,232	78,708
C	92,600	23,654
	23,964	20,038
	2,116	2,143
	6,318	5,744
C		701
	419	391
	$ 179,923	142,065

A 30, 2006 2005, $2,957,000 $1,828,000, ,

A , , , -1 , A-1

, F-1 F .

A , 10% ,

35% , .

H

(A C A)

B F

30, 2006 2005

30, 2006

		%
F C	AAA	13.9%
G F ,	A1+	12.7%
. E. C C	A-1	8.8%
B C	A1+	6.7%
B C ,	A1+	6.0%
A E C C	A1+	6.0%
F A	AAA	6.0%
A F C	A1+	5.5%
	A1+	5.4%
F B C	AAA	3.4%
C - B F	AA	1.2%
F F C B F C	AAA	0.2%
A	AAA	0.1%

30, 2005

		%
F A	AAA	24.7%
F C	AAA	22.8%
. E. C C	A-1	9.0%
F B C	AAA	4.8%
G F ,	A1+	4.2%
C C	A1+	3.5%
F F C B F C	AAA	3.3%
C - B F	AA	1.5%
A	AAA	0.3%

H

(A C A)

B F

30, 2006 2005

D

$

( )

A 30, 2006
( ):

C :					
	$ 23,886	3,746	895	(37)	28,490
C	28,078	24,619	(6,907)	(119)	45,671
G D	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

H

(A C A)

B F

30, 2006 2005

A 30, 2005
( ):

				6 6

(A C A)

B F

30, 2006 2005

B 30, 2006 2005 ( ):

6

1996, 3.80% 5.00%, B ,
2015

H

(A C A)

B F

30, 2006 2005

( )

. C 6

A :

6 . A

( ),

2004. $ 14% 18%

30, 2006 2005, .

B . C B C

. F

B C . B C

2004. $ B C

16% 15%

30, 2006 2005, .

A A .

$ 33% 36%

30, 2006 2005, .

H

(A C A)

B F

30, 2006 2005

FA B . 13,
( )
. E
$14,643,000 $12,812,000,
$1,217,000
3.75%. F
:

30:

2007	$ 515,000
2008	515,000
2009	515,000
2010	515,000
2011	214,000
	2,274,000
	(182,000)
	$ 2,092,000

. A
(-
-
).
$41,036,000.
$478,000
$6,721,000,

( )

H

(A C A)

B F

30, 2006 2005

2.0125% ( )

$ $

A , . . B 302150, , A 36130-2150, (334) 832-4140.

A 5% $.

A $ B C

. D 2006, 2005 2004, $18,468,000, $15,758,000, $14,169,000 (100%), , $, 8.17%, 7.03%, 6.56%, , , ( )-5 $254,.325,00 $256,954,00 2006 2005 -5.5 ( ) 2 5.53(2)-7.23( )8.84( )-7.23(006 A 4.8 ( ) 4.8 ( ) 4.8 (-5.13( )8.4 (

H

(A C A)

B F

30, 2006 2005

A $ C (C)

A

C

B , 6.00%

2014.

C

C ,

C

( )

( ) C

A 30, 2006 2005, $49,102,000

$32,400,000,

. A

. F

F

( ) C

$2,000,000 F A C , .A., 0%

30, 2005. A 30, 2006, $32,000

A

$1,476,000 $ B ,

0.480% B $, 6.9%. A

A

30, 2006 2005.

( )

D 1999, A A, D

$20,000,000

H

(A C A)

B F

30, 2006 2005

, 14%

. A 30, 2006, $2,000,000

. A , $2,500,000

A C A ,

30, 2006. A , $15,500,000

30, 2006. A 30, 2006, $15,500,000

,

FA B . 5.

( )

30, 2006 2005

( ).

	6	
	$ 91,832	84,870
$	19,828	16,898
	46,677	39,373
A	16,546	15,406
	17,348	16,828
	20,193	15,612
	15,552	13,484
	735	1,129
	198,590	206,193
A	14,577	13,792
D	18,460	18,661
	2,277	2,341
	$ 462,615	444,587

(6

2004, A B . 45, *A* ( ), . A B . 45

EB

30, 2008. 2006, A B

. 48, . A B . 48

30, 2008.

A B . 45 48

Н

H

(A C A)

E F A

30, 2006

B , B , E	47.074	$ 132
	47.075	16,934
	47.078	43,727
E A :		
E C $	66.511	647,832
. . D C :		
C	11.463	1,067,270
C D C :		
	93.200-203-01848	74,794
. . D D :		
B $	12.431	12,028
$ D	12.420	180,603
. . D E :		
F A		
$ E $ D		

H

(A C A)

E F A

30, 2006

. . D E :		
	10.073	$ 38,630
	81.049	771,410
. . D		
D :		
C	14.866	33,915
E A :		
	66.606	15,063
E C :		
C	04. C-02	67,358
C	04. C-05	44,670
C	04.04-10-14	462
C	04.05-10-09-3	8,069
. . D D :		
	12.300	51,952
	12.630	782,075
A	12.431	36,736
. . D :		
C C	16.585	11,338
A A:		
A	43.002	29,658
		2,898,848
D C		18,379,310
:		
D :		
. . D E :		
	84.042A	(36,042)
	84.044A	290,884
B	84.047A	142,518
E	84.938	84,405

84,042A (36,042)
84,044A 290,884
84,047 33,

(A C A)

E F A

30, 2006

H

(A C A)

E F A

30, 2006

:		
. . D E :		
A D E	84.027	$ 37,802
A D E	84.323A	56,906
A C E	84.367B	226,412
A D E	84.366B	2,924,319
	84.928A	34,466
C	84.010	(1,949)
A A:		
A D E	43.002	80,120
A	43.002	25,934
;		
F $	93.853	606
B	93.879	3,484
	93.853	554
. :		
C E A	97.067	2,796
B A :		
A B	59.037	123,018
. . D :		
C	16.585	1,093
A A:		
A $ C	93.051	9,980
A A :	93.276	7,730
A C F :		
A	93.658	51,914
$ A :		
A D	93.926	15,000
A D	93.289	113
F	93.969	76,939
	93.243	219,378
. . D D :		
A B	12.002	22,383

(A C A)

E F A

30, 2006

D		
A D	93.003	$ 1,139,370
A D	93.283	21,138
		5,079,506
		17,029,724
		$ 104,593,827

* D

(A C A)

E F A

30, 2006

( )

D 30, 2006, F F E :

	#	
	84.032	$ 24,511,407
	84.032	30,395,417
	84.032	3,439,838
		$ 58,346,662

( )

F $108,598.

H

(A C A)

E F A

30, 2006

( )

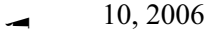
:

	#	
D :		
C	11.463	$ 262,443
C	20.218	10,620
E C		
$	66.511	280,494
A F $	93.110	487,638
B $ E	93.113	30,718
C A $		
C , , , F	93.153	6,652
D $	93.837	3,232
D $	93.838	18,569
$ E $ D	81.087	117,819

$ E

:

. . D (. A)-3.3 (6BDC)1



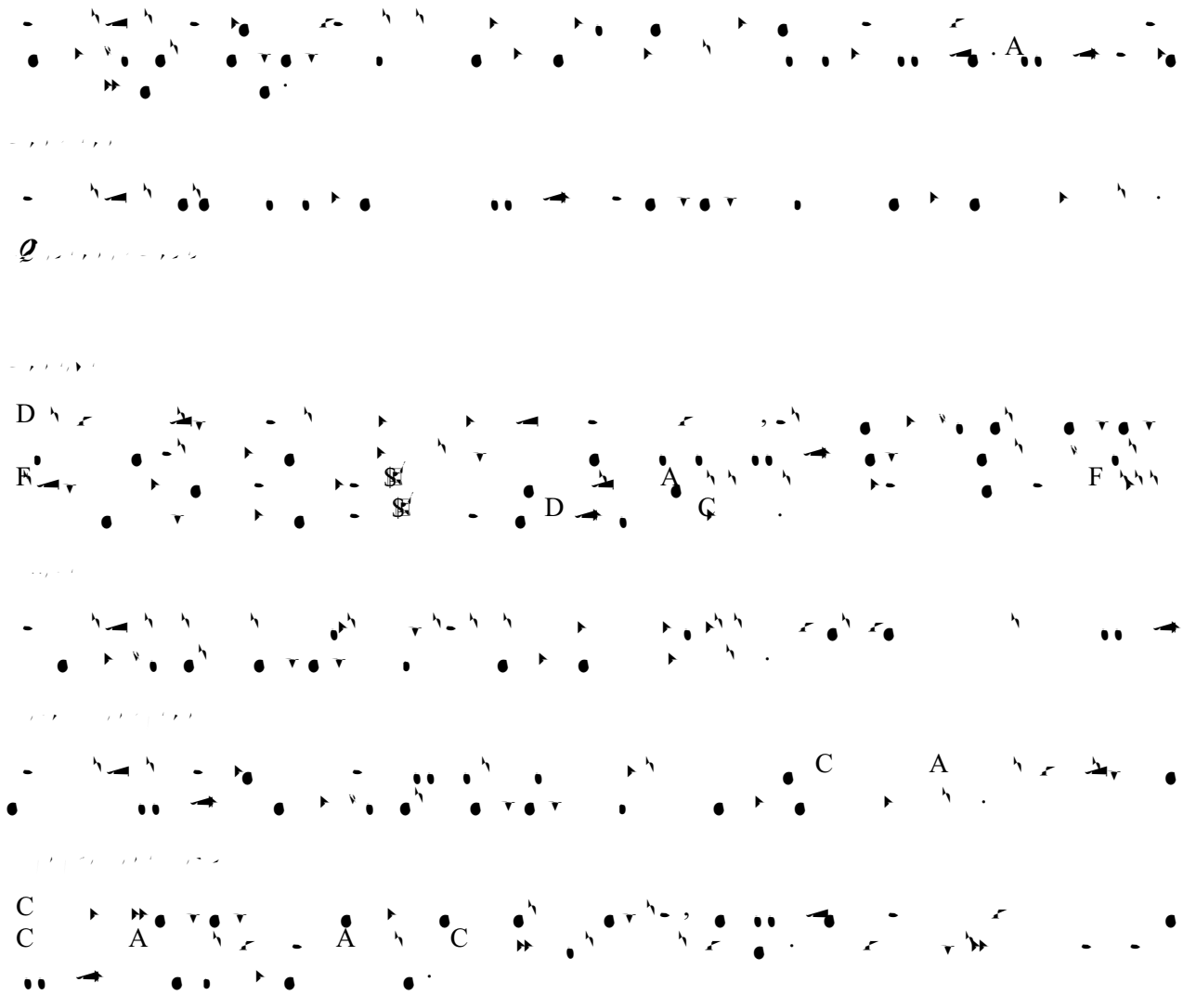
( )?	
( )?	
?	
( )?	
( )?	
510( ) G A-133?	

84.063, 84.007, 84.032, 84.033, 84.038, 84.375, 84.376	F A G D G
81.049	. . D E F A
93.887	A F
D A B	$3,000,000
A ?	

A

A

6



B G A-110

B G A-110

(A C A)

30, 2006

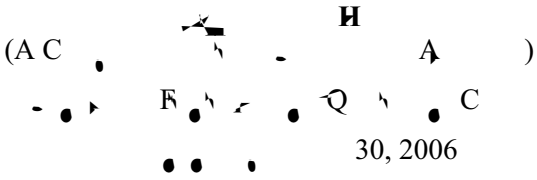
6

B G A-133

30

A

C F



30, 2006

□6